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REMARKS

This response is to the Office Letter mailed in the above-referenced case on September 24, 2003. Claims 1-28 are presented for examination. The Examiner rejects claims 1-4, 6-11, 15-21 and 23-26 under 35 U.S.C. 102(b) as being anticipated by Brown (US 5,740,361) hereinafter Brown.

The applicant has carefully noted and reviewed the Examiner's rejections, references and comments. Applicant herein amends selected claims to more particularly point out the patentable aspects of the invention. Applicant herein argues the patentability of the claims, as amended, over the prior art of Brown.

Applicant herein amends independent claims 1 and 15 to include user login and target site data as part of the navigation request to the third server. In this manner the online verification service actually verifies the user's identity. Applicant argues that Brown's authentication deity only verifies a username and password to allow access to a service.

Applicant directs the Examiner's attention to Fig. 14 of applicant's invention. Here the user accesses a bill payment service (server 299) and would like to utilize services at bank server 301 to extract monies to pay said bills. In prior art scenarios, the entity hosting server 299 would require user 303 to mail or walk-in authentication documents proving the identity of user 303 such as a driver's license, check stubs, utility bills or other documentation which may serve to identify and verify user 303 before on-line services may be activated through server 299. The goal of the present invention is to bypass and the off-line verification requirements so that user 303 may subscribe to and activate services offered through server 299 immediately.

In practice of the present invention, user 303 connects to Internet 297 via Internet connection line 305. Once online, user 303 logs into server

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299 in order to subscribe to bill-payment services offered. In one
embodiment server 299 presents an electronic-information-page (Web page)
that contains an interactive interface for accepting data input from user 303.
In another embodiment of the present invention, user 303 may be
automatically redirected to verification server 309, which would handle
registration and verification of new users on behalf of the entity hosting
server 299.

User 303 is prompted at server 299 to enter some personal data for
revocation purposes. Instead of requiring user 303 to mail or walk-in
documents for verification purposes, server 299 simply solicits one or more
user names and passwords to any other significant online accounts that user
303 may subscribe to. Examples of such accounts may include, but are not
limited to, a mortgage account, an investment account, and ISP account, and
so on.

Server 309 receives a verification request from server 299 through
Internet 297 and processes the request by virtue of SW 311. SW 311 creates
a temporary user profile constructed from data received in the request sent
from server 299 on behalf of user 303. The user profile is stored in data
repository 313. S W 311 constructs a navigation request containing the
URL information along with user names and passwords supplied by user
303 and sends the navigation request to navigation server 307.

A knowledge worker or an automated system (not shown) is utilized
to create an automated navigation sequence using the data contained in the
request forwarded to server 307. Such a navigation sequence contains
navigation instruction and user login data required to enter or access a target
site or sites specified in the request. Navigation server 307 navigates to
each listed sites, logs and using data supplied by user 303 and reports back
to verification server 309 as to success or failure of the automated sequence.

Applicant argues that in this manner the service actually verifies that
the user is actually who he/she says she is. In the art of Brown the system

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merely allows access between a service and a user after a series of challenges, or pass phrases are satisfied. Applicant argues that Brown only verifies the user's login information to allow access to a service. Applicant's service as claimed actually verifies the user's identity by navigating to and verifying provided information from the user. Applicant argues that Brown fails to provide a navigation utility to verify user log in information, reporting back results as claimed. The pass phrase is verified in Brown not the identity of the user as in applicant's invention. Applicant argues that Brown fails to anticipate applicant's claimed invention, as amended.

Applicant believes independent claims 1 and 15, as amended, are patentable over the art of Brown. Claims 2-14 and 16-28 are patentable on their own merits, or at least as depended from a patentable claim. It is therefore respectfully requested that this application be reconsidered, the claims be allowed, and that this case be passed quickly to issue.

If there are any time extensions needed beyond any extension specifically requested with this amendment, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted,
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